

ABSTRACT

The present contrivance is an apparatus, system, and method for an electronic payment system. The present contrivance provides an electronic payment system that provides advertising for compensation. Further the present contrivance provides an anonymizer that can separate accesser identity information from transaction information. Further, the present contrivance provides an advertising targeting system that determines advertising that does not conflict with providers provisions. Further, the present contrivance provides a payment release system based on delivery verification. Further, the present contrivance provides a credit auction providing accessers and creditors with a dynamic credit market. The present contrivance also provides a system that converts identification cards and other forms of ID into non repudiation devices. The present contrivance also enables the extension of closed loop payment systems.